



YNCU



YNCU



# BENEFICIAL BANKING.

You run your business.  
Count on us to take care  
of the rest.



## Deposit Insurance

Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA).



## Business Visa

We have a suite of credit cards with varying features and benefits specifically for our business members. Experience exclusive benefits, services and generous rewards. Visit [yncu.com/](https://yncu.com/) **YNCU-collabria** to learn more and apply today!

# NO ONE CARES ABOUT YOUR BUSINESS MORE THAN YOU, BUT WE COME PRETTY DARN CLOSE.

Experience better banking for  
your business at YNCU:



## Customizable

No two businesses are the same, so it makes sense that a “one size fits all” approach to banking isn’t going to cut it. At YNCU, we offer unique banking solutions optimized for your business.



## Flexible

Enjoy banking with seamless experiences and special services that you can count on.



## Convenient

Bank when it’s convenient for you - online or in-branch. You work hard for your business, and we make it easy to put your money to work for you.

WELCOME TO THE  
NEIGHBOURHOOD



YNCU.COM



# CO-OPERATIVE BENEFIT ACCOUNT

At YNCU, we know that the most effective way to strengthen the co-operative movement is by working together and helping each other. Co-operation among co-operatives is one of the seven principles shared by co-operatives around the world.

As a proud Certified B Corporation, we are committed to using our business to benefit the greater good. We are pleased to offer the YNCU Co-operative Benefit Account to our fellow co-operative businesses and Certified B Corporations.



## PERKS

### Discounted Account Fees

We share your commitment to putting your dollars toward valuable initiatives. The Co-operative Benefit Account features discounted account fees to save you some money.

### Dedicated Account Manager

We want to provide you with the best service possible to be successful. Every Co-operative Benefit Account comes with a dedicated local Account Manager to assist with your banking needs.

### Financial Literacy Opportunities

We have a team of trained presenters that can provide financial literacy information and advice in the setting of your choice on a variety of topics.

## ELIGIBILITY

To qualify for the Co-operative Benefit Account, you must be a Certified B Corporation or an eligible co-operative business.

## CO-OPERATIVE BENEFIT ACCOUNT

Monthly plan fee . . . . . FREE  
Standard transactions included . . . . . 10

### Deposits

Electronic . . . . . FREE  
ATM or in-branch . . . . . \$0.75

### Transfers between YNCU Accounts

Self-serve . . . . . FREE  
In-branch . . . . . FREE

Withdrawals . . . . . \$0.75  
POS transactions . . . . . \$0.75  
Bill payments . . . . . FREE  
Chequing clearing . . . . . \$0.75  
E-Transfers . . . . . FREE  
Online Banking . . . . . FREE

## STANDARD TRANSACTIONS - BUSINESS CHEQUING



### Deposits

Electronic deposit . . . . . FREE  
ATM or in-branch . . . . . \$0.75  
Cash, per \$1000, over plan amount . . . . . \$1.00  
Coin handling . . . . . 1% fee for deposit over \$50

### Withdrawals

ATM or in-branch . . . . . \$0.75  
Cheque . . . . . \$0.75  
POS Interac direct payment . . . . . \$0.75  
Electronic withdrawal . . . . . \$0.75

### Transfers between YNCU accounts

Self-serve . . . . . FREE  
In-branch . . . . . \$0.75

### Bill Payments

ATM or in-branch . . . . . \$0.75  
Online . . . . . \$0.75

## ALL BUSINESS ACCOUNTS

Unlimited access: 24 hours a day, 7 days a week, anywhere you have internet access. Enjoy no surcharge at The Exchange Network ATMs.

### ATM card

New or replacement . . . . . FREE  
Additional card . . . . . \$10.00

### Monthly statements

Online consolidated e-statement . . . . . FREE  
Mailed, per account . . . . . \$2.00

### Interac withdrawals

In Canada . . . . . \$1.50  
Outside Canada . . . . . \$3.00

### Interac e-transfers

E-transfer . . . . . \$1.25

*Service and fees not included in these account plans are listed on the Standard Service Fees.*